

Alaska Agricultural Loan Interest Rates April 23, 2014

Lender	Short Term	Chattel	Development/ Construction	Irrigation System	Product Processing	Land Clearing	Real Estate	Comments
ARLF								Fees - \$50
Interest - Fixed	3%	4%	4.50%	4.50%	4.50%	4.50%	4.50%	Loans limited to 75% CLTV
Term	1 year	7 years	30 years	30 years	30 years	20 years	30 years	Alaskan residents only

Good Borrower Credit may not reduce rate to less than 5%

Lender	Short Term	Chattel	Development/ Construction	Irrigation System	Product Processing	Land Clearing	Real Estate	Comments
ARRC								Fees - \$100 new borrower, \$50 existing borrower
Interest - Variable	5.00-9.00%	5.00-9.00%	5.00-9.00%	5.00-9.00%	5.00-9.00%	5.00-9.00%	5.00-9.00%	Loans limited to 70% CLTV
Term	1 year	7 years	20 years	20 years	20 years	20 years	20 years	Rate & Terms determined by collateral & credit

Interest rate adjustment every 2 years with no interest rate cap. Last reviewed November, 2013.

Lender	Short Term	Chattel	Development/ Construction	Irrigation System	Product Processing	Land Clearing	Real Estate	Comments
FSA								Loans limited to 100% CLTV
Interest - Fixed	2.00%	2.00%	4.00%	4.00%	4.00%	4.00%	4.00%	Terms available 'up to' maximum period listed
Term	1.5 years	7 years	40 years	40 years	40 years	40 years	40 years	Other credit must not be available

FSA Emergency Loan Rate 3.00%

Lender	Short Term	Chattel	Development/ Construction	Irrigation System	Product Processing	Land Clearing	Real Estate	Comments
Farm Credit								Fees - 0 to 2%
Interest - Variable	3.40-3.95%	3.75-5.15%	4.15- 5.50%	4.15- 5.50%	4.15- 5.50%	4.15- 5.50%	4.15- 5.50%	Loans limited to 75% CLTV
Term	1 year	7 years	30 years	30 years	30 years	30 years	30 years	Rate & terms determined by collateral & credit

**Interest rate adjustment varies daily with interest rate cap.
May have prepayment fees. Fixed & ARM rates are also available.
May be eligible for .50% - .70% annual interest refund**

Lender	Short Term	Chattel	Development/ Construction	Irrigation System	Product Processing	Land Clearing	Real Estate	Comments
CFAB								Fees-1% loan fee + \$200 - \$400 expenses
Interest - Variable	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	Loans limited to 100% CLTV, 70% to 80% standard
Term	1 year	7 years	12 years	12 years	12 years	12 years	20 years	Rate & LTV determined by collateral & credit
								Alaskan residents only

Loan interest rate dependent on borrower's risk plus the base rate established by the board.